



# **Annual Action Plan Program Year 2011**

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## Table of Contents

<i>Executive Summary</i> .....	1
<i>Evaluation of Past Performance</i> .....	1
<i>Summary of Citizen Participation Process</i> .....	2
<i>Summary of Consultation Process</i> .....	3
<i>Summary of Efforts to Broaden Public Participation</i> .....	3
<i>Summary of Public Comments</i> .....	4
<i>I. Sources of Funds</i> .....	4
<i>A. Federal Resources</i> .....	4
<i>B. Additional Federal Resources</i> .....	4
<i>C. Additional Federal, State and Local Funds for the Continuum of Care Program</i> .....	5
<i>D. Plan for Leveraging Private and Non-Federal Funds</i> .....	7
<i>II. Summary of Specific Annual Objectives (Table 3A)</i> .....	8
<i>III. Activity Descriptions of Proposed Projects</i> .....	11
<i>IV. Geographic Distribution</i> .....	11
<i>V. Homeless and Other Special Needs</i> .....	19
<i>A. Programs to address Priority Homeless Needs</i> .....	19
<i>B. Programs to Address Special Needs</i> .....	20
<i>VI. Other Actions</i> .....	20
<i>A. Addressing Obstacles to Meeting Under Served</i> .....	20
<i>B. Affordable Housing</i> .....	21
<i>Actions Taken to Address Barriers to Affordable Housing</i> .....	21
<i>Actions Taken to Maintain Affordable Housing</i> .....	21
<i>Affordable Housing One Year Goals -</i> .....	22
<i>Affordable Housing One Year Goals - Table 3B</i> .....	24
<i>C. Reducing Lead Based Paint Hazards</i> .....	25
<i>D. Develop Institutional Structure</i> .....	27
<i>E. Enhance Coordination between Public and Private Housing and Social Service Agencies</i> .....	29
<i>F. Foster Public Housing Improvements and Resident Initiatives</i> .....	29
<i>G. Anti-Poverty Strategy</i> .....	30
<i>H. Affirmatively Furthering Fair Housing</i> .....	32
<i>VII. Monitoring</i> .....	35
<i>VIII. HOME and American Dream Downpayment Initiative (ADDI)</i> .....	36
<i>ADDI Program Specific Requirements</i> .....	36
<i>HOME Program Design</i> .....	36
<i>A. Resale/Recapture Guidelines</i> .....	36
<i>B. Value Limits</i> .....	37
<i>C. Planned Use of ADDI and Targeted Outreach</i> .....	51
<i>D. ADDI Actions Taken to Ensure Suitability of Families</i> .....	37
<i>E. N/A</i> .....	
<i>F. Federal Match Requirement</i> .....	38
<i>G. Leveraging Private and Non-Federal Funds</i> .....	38
<i>H. CDBG Benefit to Low-mod Income Persons</i> .....	39
<i>Appendix A. List of Proposed FFY 2010 Projects</i> .....	39
<i>Appendix C. Citizen Participation</i> .....	41

## ***Executive Summary***

The Howard County Consolidated Plan, for federal fiscal years 2011-2015, is a five-year strategic plan that is required by the U.S. Department of Housing and Urban Development (HUD). The plan outlines the specific goals and objectives designed to meet the County's major housing and community needs.

Each year, the County adopts the Annual Action Plan, which describes the specific actions the county will take during the upcoming program year to implement the goals and objectives outlined in the Consolidated Plan. HUD prescribes the form and content of the Annual Action Plan. This is the County's fifth Annual Action Plan under the current Five Year Consolidated Plan.

## ***Evaluation of Past Performance***

Over the past five years Howard County Housing<sup>a</sup> (HCH or Housing) has taken strategic steps to meet the goals and objectives identified in the last Consolidated Plan. A combination of staffing enhancements within the department, increased community outreach, and the development of critical partnerships with non-profit providers have allowed HCH to move forward with several significant housing and community development initiatives. The *Howard County Consolidated Annual Performance Report (CAPER), for the period July 1, 2009 through June 30, 2010*, includes a detailed evaluation of projects relative to the projected goals. Please refer to that report for more detailed information.

During the previous year, Howard County Housing continued its efforts to address the need for affordable housing opportunities for low- and moderate-income households. As referenced in the previous year Action Plan, a draft of the Affordable Housing Strategic Plan was developed, which identified specific strategies for bridging the County's acute affordability gap. Since July 1, 2010 HCH posts the following accomplishment highlights:

- Since the acquisition of Columbia Landing, HCH has invested approximately \$1.2 Million in capital improvements to address electrical, plumbing, and mechanical systems. Columbia Landing is currently 96% leased.
- Following an energy audit of the 26 units of Public Housing-scattered sites, Howard County Housing used ARRA Capital Funds to replace window, sliding glass doors, HVAC and/or air conditioner units as needed to reduce the loss of energy and increase efficiency on mechanical items.
- Acquired an adjacent parcel and completed in Fall 2010, the construction of a temporary parking for Ellicott Garden's residents that provides an additional 55 parking spaces. This parcel is slated for future development in 2011/2012.
- Currently in the process of finalizing the master plan, design for the new Roger Carter Recreation center, and applying for financing through the state of Maryland under the New Issue Bond Program. The sustainable mixed-income

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<sup>a</sup> Combination of Howard County Housing and the Howard County Housing Commission, the County's Public Housing Authority.

community would feature 206 rental units in a mix of manor homes, two over two townhomes, and garden apartments.

- Generated plans for the future development of Jones Rd/Glens at Guilford II - Proposed 20 single family, affordable homeownership units. (Currently in pre-development stage)
- Generated plans to Develop Cottages at Greenwood, formerly the Glens at Guilford into 10 single family affordable homeownership units. (Currently in the pre-development stage) Closed on construction financing on March 18, 2011. Work anticipated to start by April 15 with first units scheduled for delivery Q3 2011.
- Issued a RFP for the renovation of Morningside Park, a 60 unit senior rental community. Phase I includes the installation of new energy efficient HVAC systems which will be installed on/or before May 31, 2011. Phase II will include various residential upgrades inclusive of new paint, carpet and Energy Starr appliances, as well as, overall upgrades to the various common spaces located throughout the building. It is anticipated that Phase II will be completed on/or before November 2011.

To address the demand for job training and readiness, Howard County Housing continued to utilize our local Community Based Development Organization (CBDO) under the CDBG Special Economic Development category. The Howard Community College Educational Foundation's outcomes are designed to move individuals toward increased economic self-sufficiency and expanded opportunities for obtaining affordable homeownership or rental housing. The demand increased participation once again due to individuals looking for ways to re-skill or up-skill in hopes of regaining or securing employment.

Also as expected, the demand for assistance across all types of services within the human and social service sector increased over the past year. Howard County Housing continued to support local agencies and non-profits by funding public service activities and specifically aligned with projects and programs that are viewed as the core components of the County's Continuum of Care (CoC) delivery of services and housing for the homeless.

The Howard County Department of Citizen Services (DCS) is responsible for coordinating the CoC activities that address the needs of the homeless and those at risk of becoming homeless. This department acts as the human services arm of county government. The DCS data concerning the County's Continuum of Care shows that the number of inquiries for assistance with basic needs such as food, utility and housing crisis assistance continues to rise.

### ***Summary of Citizen Participation Process***

The County holds several public hearings throughout the year to allow input from non-profit providers and the general public on the annual Action Plan process and Action Plan Amendments. Each year, HCH develops a schedule identifying dates, times and locations of hearings and meetings to ensure that citizens are afforded the opportunity to comment on community needs and the proposed activities contained in the Action Plan. The schedule for FFY 2011 is included in Appendix C. In addition to the public hearings and meetings, HCH publishes notices in local newspapers regarding the Action Plan Process and related Requests for

Proposals (RFP) and distributes such notices to several non-profit and funding partners to be included in newsletters and posted to websites. Requests For Proposals, the Consolidated Annual Performance Report (CAPER) and the Annual Action Plan are posted to the Housing department's webpage located on the County's website. Public Notices and the aforementioned documents are also made available at Howard County libraries.

### ***Summary of Consultation Process***

HCH collaborates with human service providers such as the Community Action Council of Howard County, Grassroots Crisis Intervention Center, the Salvation Army and other county departments and public agencies such as the Department of Citizen Services, the Howard County Public Schools System and the Department of Social Services. The goals set forth in the consolidated plan are established through shared data with local providers and they collaborate when creating planning and needs assessment documents. Public officials, public and private nonprofit agencies serving special needs populations, interagency collaborators, advocacy groups, advisory boards and other general consumers of services are all involved in the consultation process. Each year, HCH obtains quantitative, qualitative and anecdotal information from its project partners and subgrantees, to help determine priority needs and the strategies that can be used to best address the needs. Due to the similarity in populations being served, HCH works very closely with the Department of Citizen Services and other agencies represented on the Howard County Local Board on Homelessness (now a subcommittee of the Howard County Board to Promote Self-Sufficiency) to prevent duplication of effort and maximize the allocation and utilization of like resources.

### ***Summary of Efforts to Broaden Public Participation***

The Howard County Citizen Participation Plan includes efforts to broaden public participation (e.g., accommodations for non-English speaking persons and vision-impaired persons). There have been improvements to HCH's web page in order to keep citizens better informed. New features are being added to allow citizens to pay bills on-line and submit requests electronically. The web-site display up-to date news, current events and County contact information. In addition to recent technology upgrades, the following text has become standard in the Department's Public Notices and other forms of literature when applicable:

- Alternative formats of this Notice, such as Braille and, large print can be made available upon request.
- A sign language interpreter will be available upon request by contacting the Department of Citizen Services at (410) 313-6400 or (410) 313-6401 (TTY) a minimum of three (3) working days prior to the hearing.
- Efforts will be made to accommodate the disabled and non-English speaking citizens with three (3) days advance notice to Tiffany L. Smith, Special Assistant to the Director, at (410) 313-6491.

The text was provided in part by the Howard County Department of Citizen Services' Office of Disabilities Services.

## ***Summary of Public Comments***

Comments received during the planning process are included in Appendix C of this document.

### ***I. Sources of Funds***

#### ***A. Federal Resources (Entitlement Funds)***

Each year the County solicits applications for funding under the Community Development Block Grant (CDBG) and HOME Investment Partnerships Program (HOME). Projects must be consistent with the goals identified in the County's Consolidated Plan. The federal resources to implement these projects are a combination of CDBG and/or HOME funds and any program income received (PI) as a result of repayment from loans made with CDBG and HOME.

<b>Program</b>	<b>Amount</b>
Community Development Block Grant	\$1,262,568.00
CDBG Program Income Estimate	0
HOME <sup>b</sup>	\$542,894.00
HOME Program Income	0
<b>Total Action Plan Budget</b>	<b>\$1,805,462.00</b>

It is estimated that nearly one hundred percent of CDBG funds will be used for activities that benefit persons of low-and moderate-income. When an activity benefiting a limited clientele is implemented, at least 51% of those benefited will be low- or moderate-income persons. It continues to be the County's goal to serve 100% low- and moderate-income persons.

#### ***B. Additional Federal Resources***

1. The County also receives funding under the HUD Housing Choice Voucher Program. In FFY2010 the County received \$8,974,822. The amount available for FFY2011 is \$8,974,822.
2. The County is anticipating the following Low-Income Housing Tax Credits (LIHTCs) transaction activity during the upcoming program year:

PROGRAM YEAR 2011 ANTICIPATED LOW-INCOME HOUSING TAX CREDITS (LIHTCS)			
PROJECT	LIHTCS	TOTAL PROJECT COST	STATUS
Monarch Mills (formerly known as Guilford Gardens) – 269 Rental Units	\$1,489,053 annual allocation	\$43,291,000	Demolition Underway
Hilltop Redevelopment	TBD	TBD	Planning
Ellicott Terrace	TBD	TBD	Planning

3. The County has been awarded and will utilize the following Economic Development Initiative – Special Projects (EDI-SP) funds during the upcoming program year:

PROGRAM YEAR 2011 Economic Development Initiative – Special Projects (EDI-SP) CONGRESSIONAL GRANT ALLOCATIONS			
PROJECT	AWARD AMOUNT	TOTAL PROJECT COST	STATUS
Monarch Mills (formerly known as Guilford Gardens) Morningside Park– (Community Rooms / Technology Upgrades)	FFY09 = \$380,000	\$43,291,000	Demolition Underway @ Monarch Mills
Morningside Park – Community Room & Health and Wellness Center	FFY2010 = \$487,000	TBD	EDI-SP Application in process

***C. Additional Federal, State and Local Funds for the Continuum of Care Program***

The Howard County Department of Citizen Services (DCS), coordinating agency for CoC planning, has direct oversight of the County's Continuum of Care. DCS works in conjunction with the Howard County Board to Promote Self-Sufficiency and its Committee to End Homelessness, to address issues related to emergency sheltering, transitional and permanent housing, crisis intervention and prevention of homelessness. Howard County Housing works to ensure that the activities of both county agencies are complementary and that there is not a duplication of effort. The following funding sources will support homelessness prevention,

intervention and housing activities during FFY2011:

### **McKinney-Vento Competitive Grant Awards**

#### **Supportive Housing Program (SHP) (MD06-504)**

- Permanent Housing For Homeless Persons with Disabilities - **\$430,368**
- Transitional Housing For Homeless Families - **\$70,504.00**

### **McKinney-Vento Non-Competitive Grant Awards**

#### **Shelter Plus Care (S + C) – Howard County Mental Health Authority**

- Permanent Housing for Homeless Persons - **\$163,248**

### **Other Federal**

#### **Emergency Food and Shelter National Board Program (Phase 28) - \$62,558**

- Mass Shelter Operation
- Mortgage/Rent/Utility Subsidy
- Meals Served

#### **The Emergency Food Assistance Program (TEFAP) - \$3,000.00 (\$9,000 for 3 year period)**

- Food Assistance

### **State of Maryland**

#### **Maryland Department of Housing and Community Development (DHCD)**

##### **Emergency Shelter Grant Non-Entitlement (ESG) - \$21,575**

- Mass Shelter Operations
- Eviction Prevention

#### **Maryland Department of Human Resources (DHR)**

##### **Emergency and Transitional Housing/Homelessness Prevention Program (ETHS/HPP) \$88,269**

- Mass Shelter
- Eviction Prevention/One Month's Rent

**Rental Assistance Program (RAP) - \$40,000** Rental Subsidy (amounts based on family size)



## **Local**

### **Community Service Partnerships (CSP) – County General Fund**

(The amounts shown are pending final approval by the Howard County Council)

- Grassroots - **\$1,285,057** – Emergency Shelter & Crisis Services
- Bridges to Housing stability, Inc. - **\$163,000**
- Community Action Council - **\$665,230**
- Domestic Violence Center - **\$461,027**

### **Family Stabilization Program – Department of Citizen Services Operating - \$250,000**

- Permanent Housing & Case Management For Homeless Families
- Housing and Utility Assistance For Persons with Disabilities and Seniors
- Crisis Services for at-risk populations

### ***D. Plan for Leveraging Private and Non-Federal Funds***

The County will continue to use all federal, state and private resources currently available to develop and expand affordable rental opportunities as well as homeownership options for low- and moderate-income households.

The Housing Commission is utilizing a combination of State-issued tax-exempt bonds, Partnership Rental Housing Program funds, LIHTC tax credits, County loan funds, and Housing Commission equity to finance acquisitions and/or redevelopment that assists the low to moderate income citizens of Howard County.

HCH will continue to utilize revenue from Transfer Tax and Bond Financing when appropriate and available. State funds from the Maryland Department of Housing and Community Development and the Maryland Department of the Environment (MDE) will be used as integral parts of proposed funding strategies in connection with upcoming redevelopment efforts such as Monarch Mills, Ellicott Terrace and Hilltop.

A proposed budget of \$155,300 for the County's Housing Initiative Loan Fund and \$3,824,553 in capital funding for housing programs has been submitted for County fiscal year 2012.

The County does not anticipate having any CDBG float-funded activities. The County receives ESG funding through the State of Maryland.

## II. Summary of Specific Annual Objectives (Table 3A)

### Summary of Specific Annual Objectives (FFY2011)

<b>Goal 1. Expand opportunities for diverse and affordable housing options available to all income levels at or below 80% of AMI (Area Median Income)</b>				
<b>Strategy</b>	<b>Source of Funds</b>	<b>Objective</b>	<b>Outcome</b>	<b>Estimated Outputs</b>
Rehabilitate group home for persons with disabilities	HOME Bond Bill	Decent Affordable Housing	Affordability Availability Accessibility	1 single family unit will be rehabilitated.
Provide funding for housing repairs and modifications for the elderly and individuals with disabilities.	CDBG Howard County Government	Decent Affordable Housing	Affordability Availability Accessibility	4 units will be modified or rehabilitated for the elderly and disabled and an additional 50 home visits and assessments will be conducted through the <b>Home Repair and Modification Program administered by the Howard County Office on Aging.</b>
Support the development of affordable housing with appropriate accommodations and services for low moderate income special needs populations	HOME DHMH	Decent Affordable Housing	Affordability Availability Accessibility	CHDO Activity-2 units
Expand the supply of affordable housing through development of sustainable cash flowing mixed-income communities.	HOME LIHTC MDE EDI MEA State Partnership Funds HUD 221 (d4)	Decent Affordable Housing	Affordability Availability Accessibility	-Approximately 112 units will be constructed during this program year. Monarch Mills  - Hilltop Redevelopment- # of units TBD
Provide homeownership assistance that will expand homebuyer opportunities for households between 60% and 80%. Of AMI.	HOME CDBG Enterprise Community Loan Fund HCH Commission Equity	Decent Affordable Housing	Affordability Availability Accessibility	Approximately 10 homeownership units will be constructed during this program year. Cottages at Greenwood

<b>Goal 2. Comprehensively address the issue of homelessness by providing a continuum of care system that utilizes a housing first approach to homelessness prevention and intervention.</b>				
<b>Strategy</b>	<b>Source of Funds</b>	<b>Objective</b>	<b>Outcome</b>	<b>Estimated Outputs</b>
Provide emergency shelter to individuals and families that are newly homeless	CDBG	Suitable Living Environment  Decent Affordable Housing	Affordability Availability Accessibility	Approximately 280 individuals will be served –Grassroots Emergency Motel Program.  Approximately 160 individuals will be served by Bridges to Housing Stability.
Acquire Public Facility to house individuals who are newly homeless	CDBG	Suitable Living Environment  Decent Affordable Housing	Affordability Availability Accessibility	Approximately 125 individuals will be served.
Coordinate activities and funding opportunities with the Department of Citizen Services in support of their oversight efforts for the Continuum of Care	CDBG	Suitable Living Environment  Decent Affordable Housing	Affordability Availability Accessibility	Approximately 750 individuals will be served by the U.s Route 1 Day Resource Center.

<b>Goal 3. Self-Sufficiency</b>				
<b>Strategy</b>	<b>Source of Funds</b>	<b>Objective</b>	<b>Outcome</b>	<b>Estimated Outputs</b>
Provide one-time assistance to elderly and disabled individuals experiencing a health crisis	CDBG	Creating Economic Opportunities	Availability Accessibility	An estimated 68 persons will benefit from the <b>Personal Care Assistance and Related Services Program administered by the Howard County Office on Aging.</b>
Make a variety of programs available for children and youth including affordable after school, academic and recreation activities	CDBG	Creating Economic Opportunities	Availability	40-50 youths are expected to participate in the <b>Roger Carter / Hilltop After School Program coordinated by the Howard County Department of Recreation and Parks.</b>
Provide funding for partial leasing costs for public facility that houses multiple organizations to provide one-stop access to human services for low income residents in the North Laurel and Savage areas of Howard County.	CDBG	Creating Economic Opportunities	Accessibility	300 CAC

Provide funding for CBDO's to carry out special Economic Development Activities, offering job training, career/life coaching, job placement and mentoring to increase the wage earning capacity of low- and moderate-income individuals	CDBG	Creating Economic Opportunities	Availability	262 individuals are expected to benefit from the following programs offered by Howard Community College Educational Foundation:  <b>Child Care Training RENEW Program Empowerment Program</b>
Continue to support affordable child care programs to allow for training/education opportunities thus increasing economic advancement for low-/moderate-income individuals	CDBG	Creating Economic Opportunities	Accessibility	36 children are expected to benefit from the <b>HCC Educational Foundation - Child Care Tuition Assistance Program</b>

### ***III. Activity Descriptions of Proposed Projects and Outcome Measures***

This Action Plan is the first annual plan under the County's fourth Five-Year Consolidated Plan. The Plan includes priority needs identified in the CAC *Community Needs Assessment*, as well as needs identified in the *Human Services Master Plan*. This is the fifth year in which HUD's Outcome Performance Measurement System (OPMS) has been incorporated. Objectives and outcomes are shown for each project in the Action Plan. OPMS data will be entered into the HUD Integrated Disbursement and Information System (IDIS) at the "activity" level. Outcome indicators will also be included with each project. The County's quarterly report form has been revised to reflect HUD's OPMS. The "Table 3C" format is used to provide a listing of projects and descriptions, funding and other information required by IDIS. The following areas address Priority needs: Youth Programs, Affirmatively Furthering Fair Housing, Housing Programs, Economic Development, Homeless Programs and Special Needs.

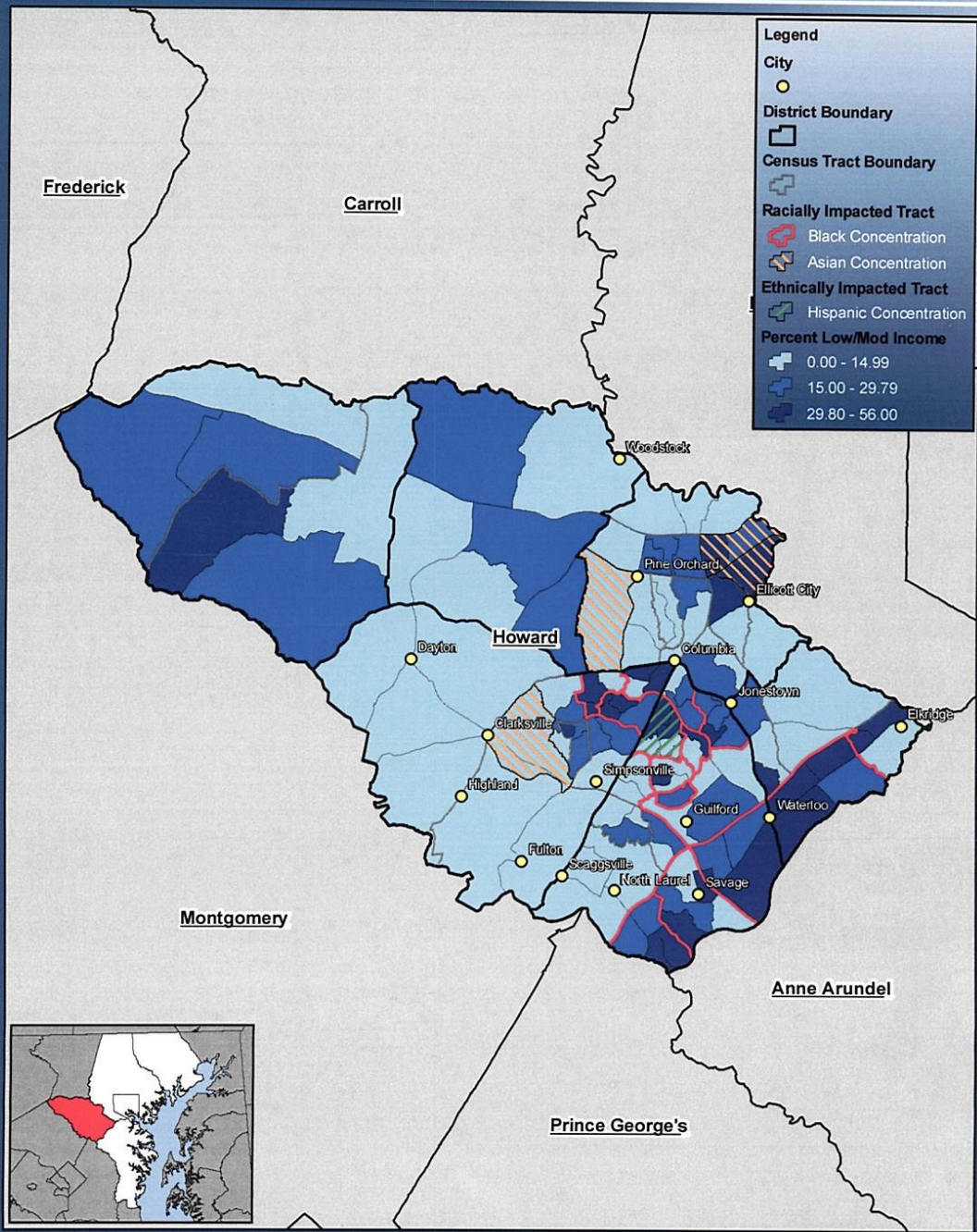
With the new Consolidated Plan, assisting low-/moderate-income persons to move toward self-sufficiency and programs that specifically address housing needs will be the areas of emphasis towards our goals.

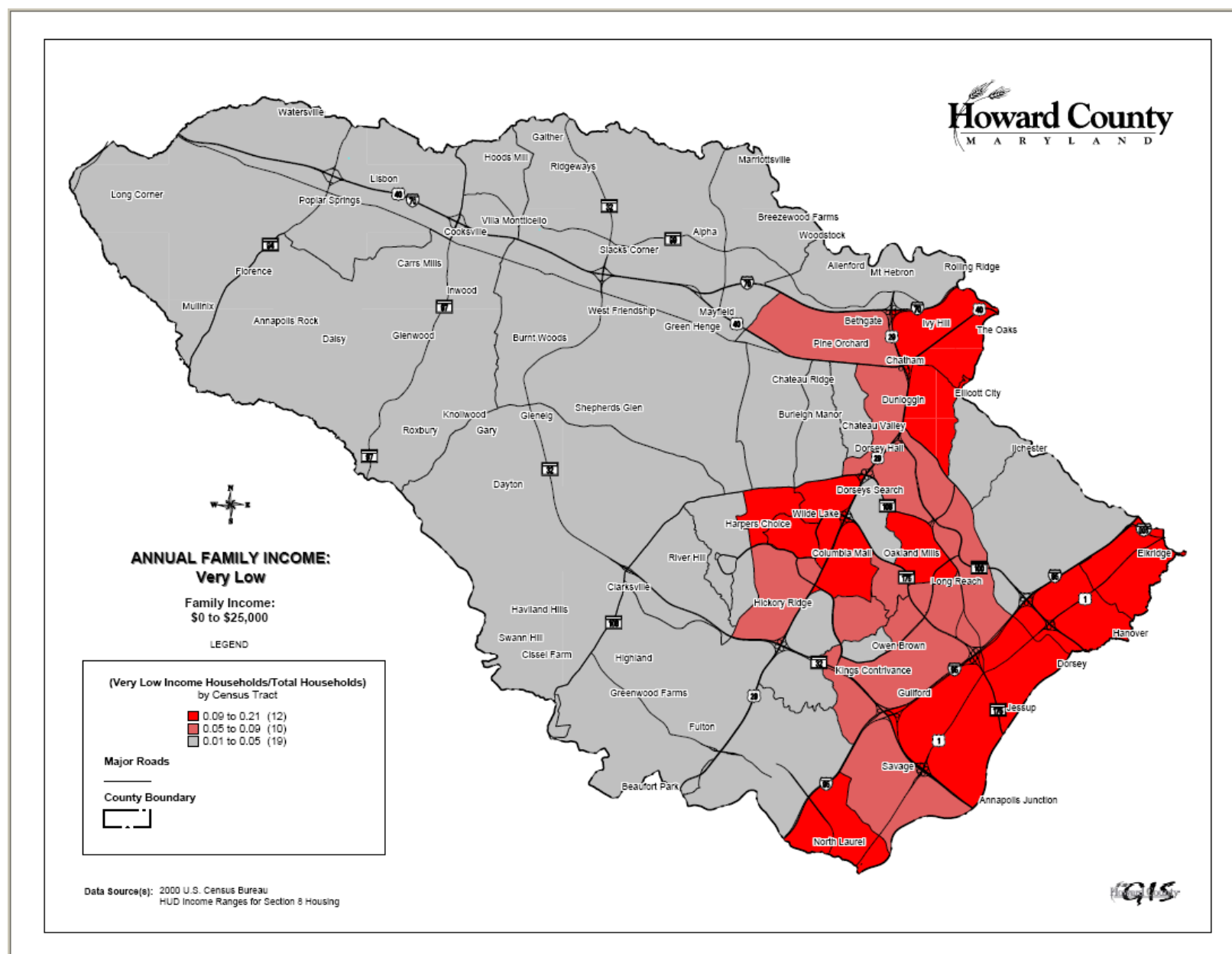
### ***IV. Geographic Distribution***

For detailed information on the 2010 Census Race Characteristics go to the Department of Planning and Zoning link on the County web page at [www.howardcountymd.gov](http://www.howardcountymd.gov). It is important to note that Howard County continues to allocate its investment in CDBG funds on a very broad countywide basis and does not plan to dedicate substantial resources to specific targeted areas. Of the fifteen (15) projects under CDBG included in this Action Plan, the target area is community-wide for all but one project. Sub-recipients implementing the various projects report demographic information on quarterly reports and this is entered into the IDIS database. The information is then reported in the annual Consolidated Annual Performance Report (CAPER), which provides the general public as well as HUD representatives the opportunity to review the race and ethnicity as well as the income levels of all persons being served by the CDBG and HOME program. The programs have been designed and are being implemented to serve low- and moderate-income persons on a countywide basis. We have been able to provide equal opportunity for low- and moderate-income persons interested in participating in the programs.

The Roger Carter After-School Program / Teen Center/ Summer Recreational are continuing efforts to provide children and youth opportunities to increase healthy behaviors and improve academic success. Although the community is affordable to low-income families, children/youth continue to be at both a social and economic disadvantage and without CDBG assistance, would not be able to access or afford similar market rate programs outside of their immediate community. This program addresses Goal 3 of the Consolidated Plan. Census data maps are included in the Action Plan to show the distribution of income and race data within the County. However, as noted above, all but one project are implemented on a countywide basis; therefore, the maps are not related to the project location/implementation.

**Map 5: Low and Moderate income Areas and  
Areas of Minority Concentration, 2009**  
Baltimore Regional Analysis of Impediments to Fair Housing Choice

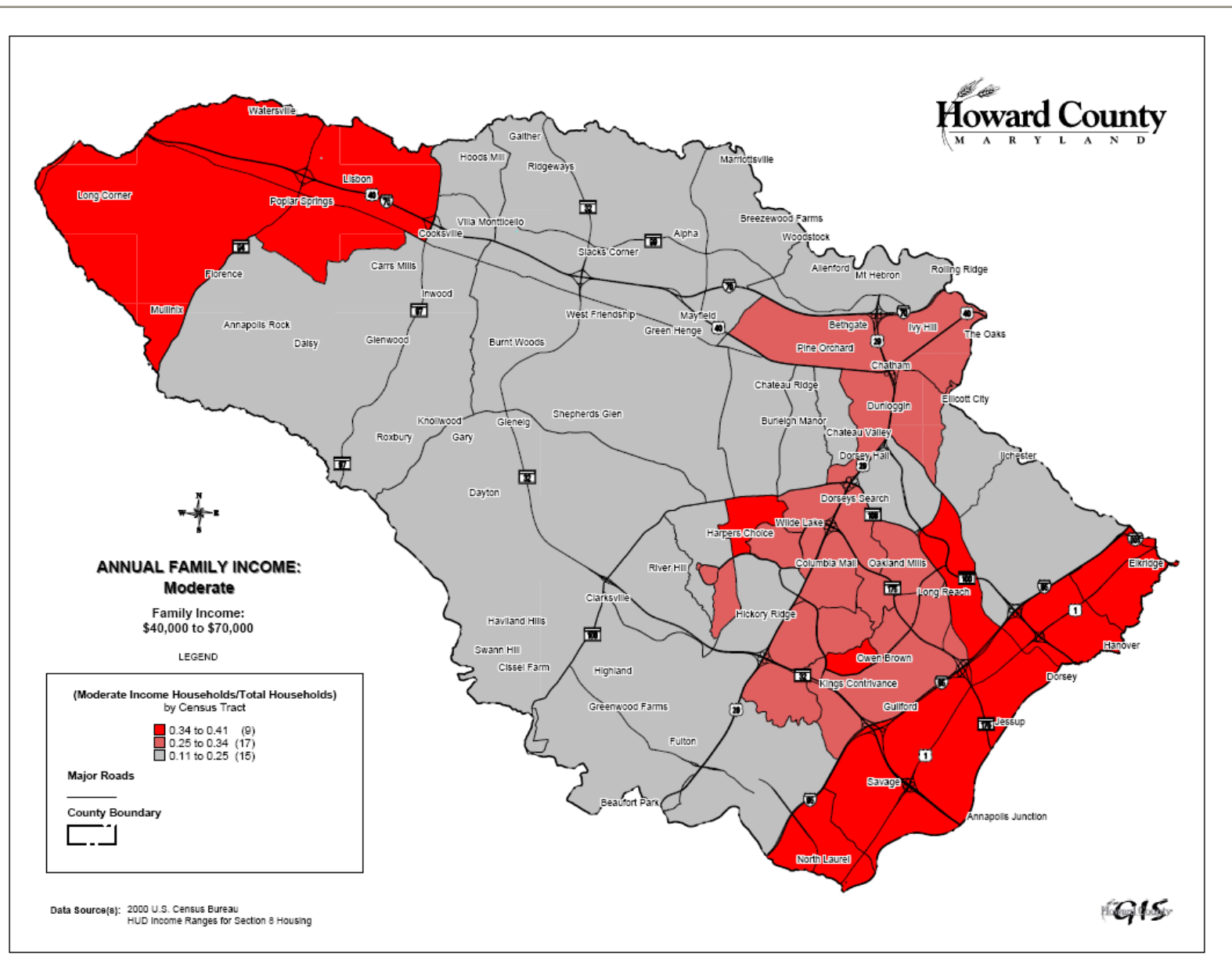


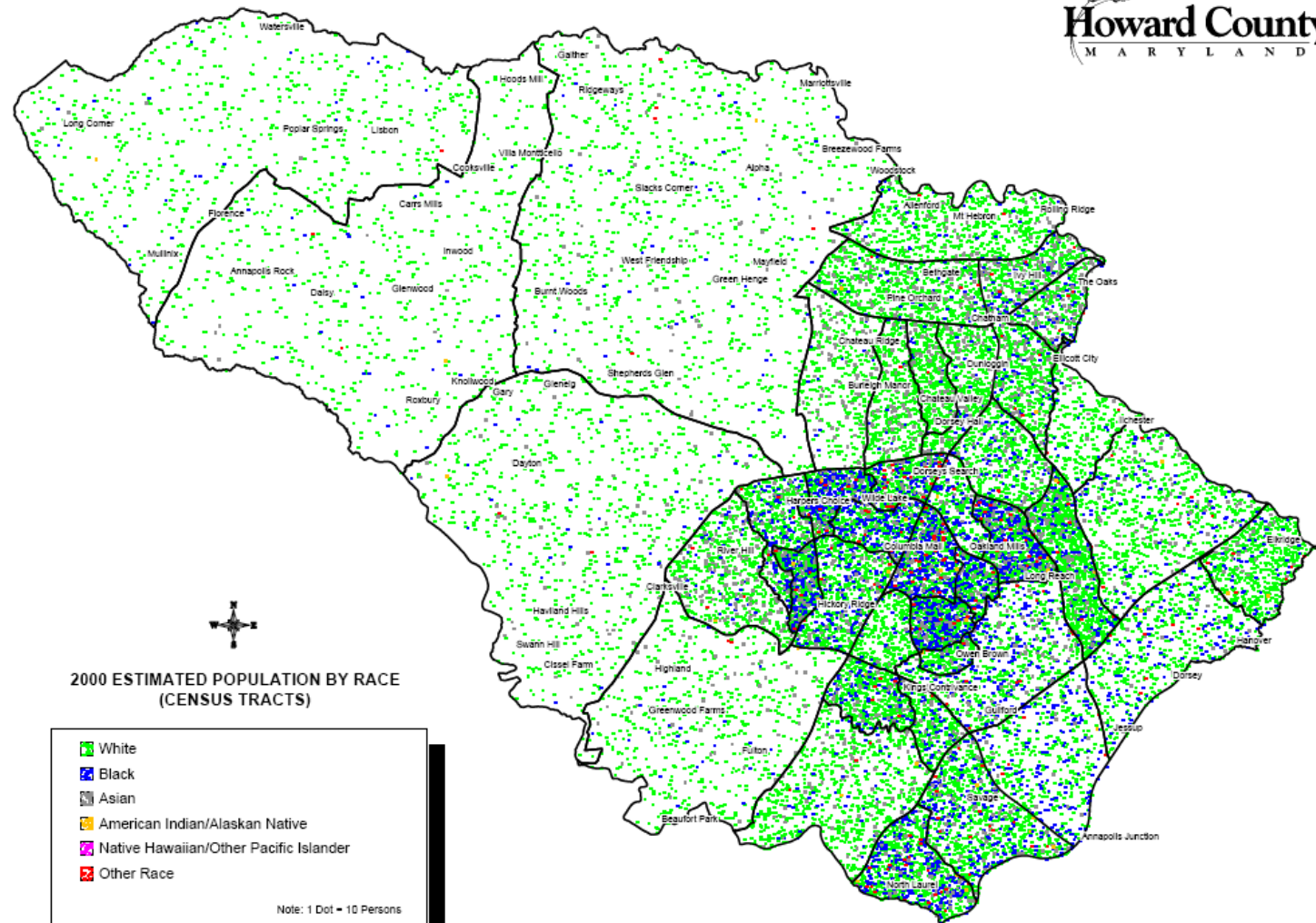




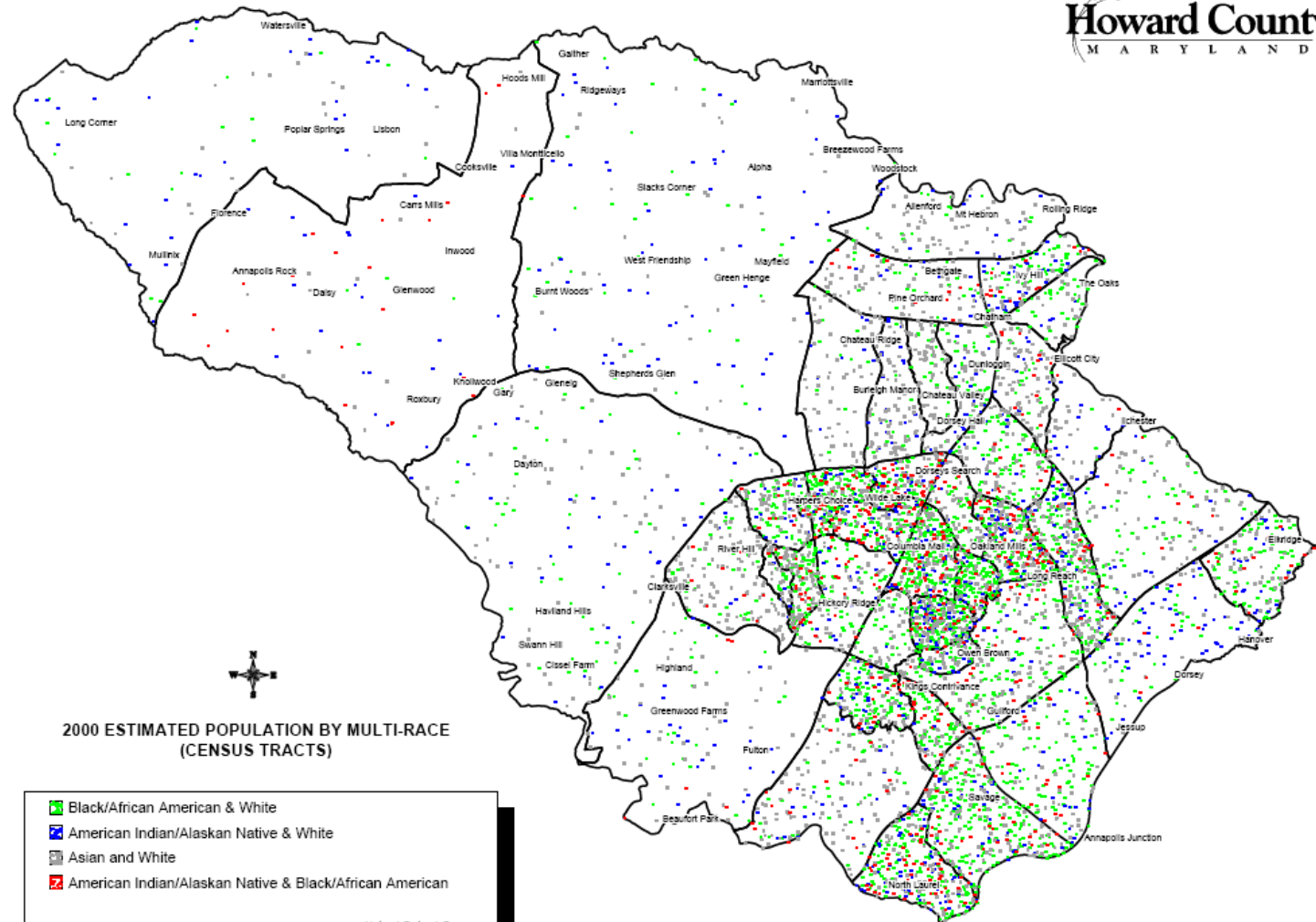




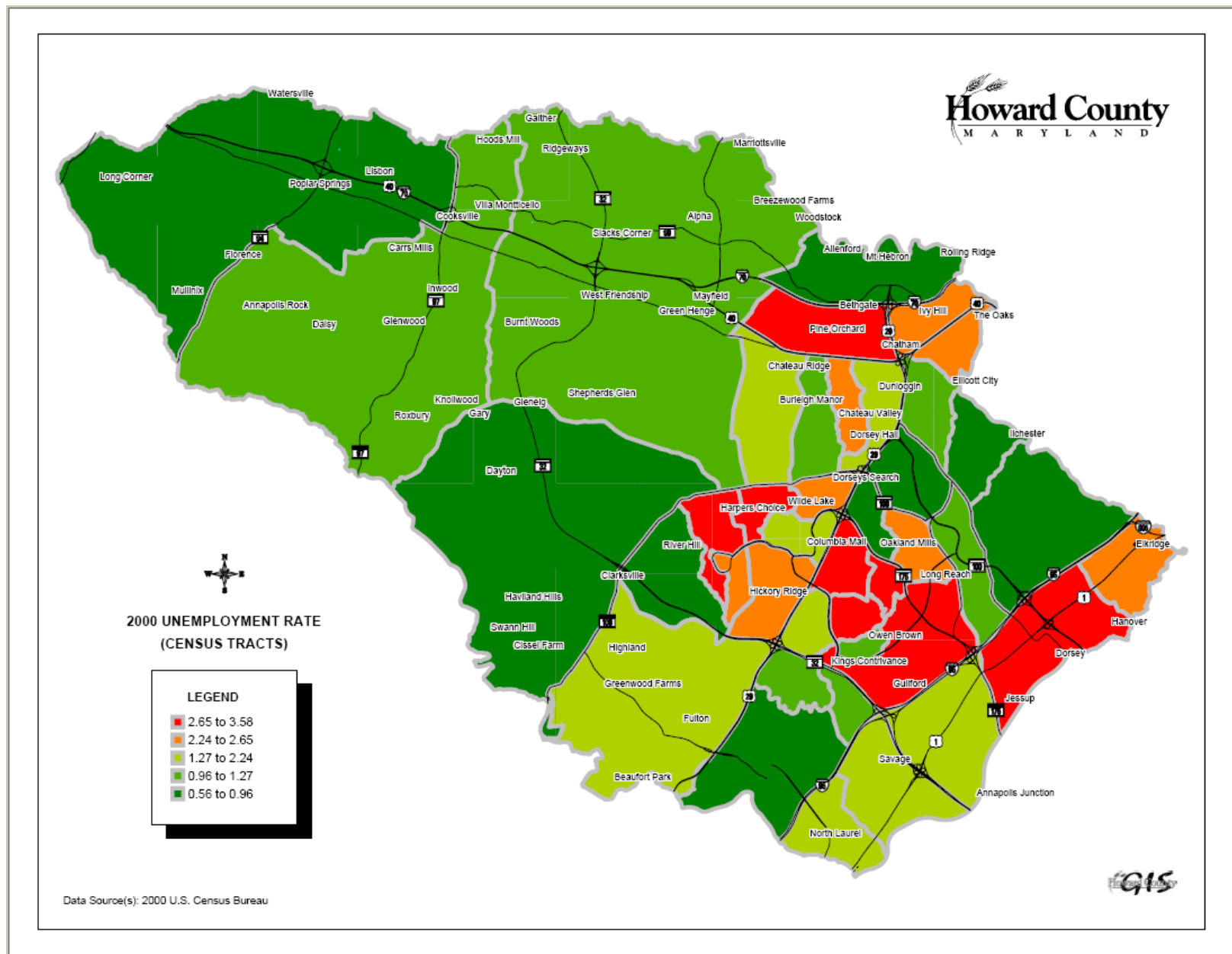




Data Source: U.S. Census Bureau



Data Source: U.S. Census Bureau



## ***V. Homeless and Other Special Needs***

### ***A. Programs to Address Priority Homeless Needs***

In this Action Plan, the goal is to establish multiple avenues where homeless individuals and families can move out of transitional facilities into permanent housing and to support anti-poverty strategies. The proposed projects focus on supportive services and providing funding to community-based non-profit organizations to be used for transitional homeless shelters and life-skills training.

The Department of Citizen Services (DCS) plans and oversees the County's Continuum of Care Program. The 2011-2015 Consolidated Plan details the action steps to be taken to end chronic homelessness over several years, including Program Year 2011. For background information, please refer to Table 1C Summary of Specific Homeless/Special Needs Objectives. *See Goal 2 in this plan.*

- **Plan to End Homelessness** – the County's Plan to End Homelessness was finalized in November of 2010. Programs necessary for ending homelessness have been identified. A grant application has been submitted which will fund an individual to coordinate Plan development and implementation.
- **Cold Weather Shelter** – The Cold Weather Shelter operates from November through March and provides beds for 25 individuals/families. Shelter is provided through the faith community; congregations throughout the County sponsor the shelter on a rotating basis. Shelter, meals and bathing facilities are provided at each location.
- **Emergency Motel Shelter project** - This activity will provide shelter for families when the emergency shelter is at capacity. Families in need of shelter can stay for 15 days while they work with the Grassroots staff to find alternative housing and needed services. There are approximately ten vouchers available at any one time to provide overflow accommodations.
- **U.S. Route 1 Day Resource Center** - This activity provides a day center for homeless persons that are primarily unsheltered and living outdoors within the U.S. Route 1 Corridor. Homeless individuals can receive a hot meal, food and hygiene items to take with them, clothing and survival supplies. While at the Center they may also utilize shower, laundry computers and meet with a social worker to access additional case management, healthcare and other critical support services. Healthcare services are now provided at the Center by volunteer medical practitioners (see description above). The Center is open three days a week and serves from 35-70 persons a day.
- **Health Care for the Chronically Homeless** - Two hundred patients are currently receiving health care services at the Day Resource Center (see below). Volunteer physicians and other medical personnel provide basic health screenings and examinations at the Center. Physicians in the community provide limited pro bono services in the following areas: cardiology, Ob-Gyn, pulmonology, neurology, orthopedics, dermatology and dentistry.

- **SOBER House** – This Project is still in the planning stages. Funding strategies and location plans are underway for at least one SOBER House in the County. The SOBER House will provide a group residential setting for five to eight homeless persons with addictions who seek sobriety and the change in life style that housing would require. Fiscal models, sponsorship, and other factors associated with establishing a House are being explored.
- **Supportive Housing for Persons with Disabilities** - This activity provides permanent supportive housing for homeless persons with disabilities. Three units are specifically designated for the chronically homeless; an additional five chronically homeless persons are housed under the program. DCS has been awarded one additional unit of housing under the 2009 COC application, which will continue through FFY2011. Efforts will be continued to make this housing to a chronically homeless person.
- **Homelessness Prevention Program-** This activity will focus on the prevention of homelessness through case management. Low and moderate income households who are at risk of homelessness by virtue of an economic crisis and a high housing cost burden will be provided case management support, therefore assisting families to resolve their crises and develop practices that will foster housing stability. The project seeks to keep families in their homes and out of the homeless system.

### ***B. Programs to Address Special Needs***

This Action Plan addresses special needs population as described under Goals 1, 2 and 3. This includes the Housing Rehabilitation Program, Personal Care Assistance and Related Services, Community Housing Assistance Initiative and HOME Housing Initiative Program.

## ***VI. Other Actions***

### ***A. Addressing Obstacles to Meeting Under Served***

This Action Plan will address the Affordable Housing problems in meeting the primary obstacle to the underserved need in Howard County. This is discussed in the next section.

In addition to affordable housing, transportation remains as an underserved need. Specifically, low- and moderate-income persons are in need of transportation for jobs, training, health care and other services. The suburban nature of the county has made utilizing public transportation to and from surrounding areas difficult. The county is committed to finding new and innovative ways of addressing the transportation needs of low- and moderate-income persons, seniors and disabled residents.

## ***B. Affordable Housing***

### ***Actions Taken to Address Barriers to Affordable Housing***

The County's Moderate Income Housing Unit (MIHU), law provides a vital tool to increase affordable homeownership and rental housing opportunities for County residents. The law requires developers to build a certain percentage, usually 10-15%, of MIHU "for sale" units or "rental" units in which the sale price and rental prices are calculated based on an affordability formula stipulated by County law. MIHUs must be sold or rented to moderate income households. For sales, moderate income is defined as 80% of median income; for rentals, moderate income is defined as 60% of median income. As of August 2010, MIHU agreements were signed with several developers to provide 306 for-sale units for moderate income households in 7 communities in the County. In 2010, 15 townhomes were awarded and sold to MIHU applicants who became first-time homeowners in Howard County. Currently 263 rental units are occupied by MIHU tenants in Howard County. The economy is expected to recover slowly over the next few years, so developers are breaking ground on new for-sale and for-rent developments in 2012 and 2013.

### ***Actions to Maintain Affordable Housing***

The Shared Equity Program is now called the Permanently Affordable Housing Program. There are two key components to this Program that will allow the unit to remain affordable perpetually. The Right of First Purchase component allows that the Buyer agrees to grant to the Howard County Housing Commission a right of first purchase in the Property. The right of first purchase will be contained in the deed or other instrument and recorded among the Land Records for Howard County. The Covenant component of the program will provide, among other things, that the Property shall not be transferred to anyone other than an Eligible Purchaser. The Permanently Affordable Housing Covenant shall be recorded prior to the first mortgage. Traditional mortgage banks prefer a first and second mortgage structure so that the loans can be bundled and sold into the secondary mortgage market. The housing and banking industry are moving towards this change.

The Single Family Housing Rehabilitation Program provides opportunities for low- and moderate-income households to maintain their affordable housing units. It also serves to preserve the home values and assists in keeping well maintained neighborhoods. The Howard County Housing Staff has evaluated the program in order to develop additional methods to increase program participation. Howard County Housing will continue to expand its current program which includes emergency repairs that will focus on repairing immediate and imminent system failures that will prevent unnecessary deterioration of housing units. Additionally, opportunities to purchase undeveloped parcels continue to be limited. In response, the Housing Commission is in the process of renovating older rental developments to increase the amount of low/mod tenants who will be able to benefit. These developments are:

- Howard County Housing is redeveloping Monarch Mills (Guilford Gardens), currently a 100-unit property, into a 269-unit, mixed income, multi-generational apartment community with a world-class amenity package using a layered financing strategy, which will incorporate Low Income Housing Tax Credits, Tax Exempt bonds, and a variety of other sources. The County will utilize \$1,740,000.00 of its HOME funds covering program years FFY06 thru

FFY11. A Mini Action Plan was completed and submitted to the HUD Baltimore Field Office on December 14, 2009. The Plan was approved by HUD and an Authorization to Use Grant funds was received on December 22, 2009. Demolition began in May of 2010. The project has a 24 month construction schedule.

- **Howard County Housing (owner), the Stavrou Companies (developer)** and our team of Marks Thomas Architects, Hamel Builders, and Humphrey Management is pleased to present a synopsis of the Hilltop Redevelopment project located on Mt. Ida Drive, in Ellicott City, Maryland. The Stavrou Companies is serving as a “for fee” developer for Howard County Housing, which will be the general partner and long term owner of the community. Through a competitive developer selection process that began one year ago, we have assembled a high caliber team of local experts with proven experience in sustainable design & construction practices that have worked diligently and collaboratively to develop a project that goes beyond our project goals. The project involves the demolition of 94 older rental units and the existing Roger Carter Recreation Center, and new construction of 206 units of mixed-income rental housing. Howard County currently owns the two parcels that will be redeveloped into a mix of manor house, garden, and townhouse structures. The resulting community will offer an array of high quality amenities, with approximately 45% of the units governed by income restrictions and the remaining 55% at market rate levels. Howard County will lease the site to the Howard County Housing Commission, which will ultimately own the project. The site wraps around an existing 25-unit senior community, Tiber Hudson apartments, which will be excluded from the redevelopment. The County will also be constructing a new 45,000 SF state of the art County Recreation Center within the Hilltop site, which is part of the overall redevelopment effort but will be owned, managed, and financed separately.

Howard County Housing will continue to pursue land acquisition opportunities, as well as acquiring existing communities to further expand its affordable housing portfolio.

The HOME-funded Home Ownership Assistance Program will continue to be used to assist moderate-income households in becoming homeowners.

The First time Homebuyer Counseling program is being provided through a partnership between HCH and Consumer Credit Counseling of Central Maryland. The monthly counseling sessions guide prospective homebuyers on how to manage credit, establish a saving plan, and pay down existing debt in a timely manner.

HCH continues to allocate funds under its Community Housing Assistance Initiative to provide financial resources for acquisition and rehabilitation of public facilities in addition to rehabilitation and modifications of group homes for individuals with disabilities and transitional housing for homeless individuals and families. These efforts are aimed at ensuring long term availability/accessibility and affordability for specific special needs populations. During the prior and current year, a one unit group home has been identified to receive funding assistance under CDBG and HOME.

### ***Affordable Housing One-Year Goals***

The following table details Howard County’s one-year goals for the number of homeless, non-homeless, and special needs households to be provided affordable housing with CDBG and HOME funds as well as the one-year goals for the number of households to be provided affordable housing through activities such as rental assistance, production of new units,



rehabilitation and/or acquisition of existing units using funds made available through CDBG and HOME.

While Howard County does not receive ESG and HOPWA funds directly from HUD as an Entitlement community, the County does receive ESG funds through State allocations administered through the Maryland Department of Housing and Community Development (DHCD) and Baltimore City respectively. Section V. of this document provides information regarding homelessness and other special needs programs addressed under Howard County's Continuum of Care.

**Affordable Housing One Year Goals-Table 3B begins on the next page.**

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**Affordable Housing One Year Goals-Table 3B**

<b>Grantee Name:</b> Howard County <b>Program Year: FFY11</b>	<b>Expected Annual Number of Units To Be Completed</b>	<b>Actual Annual Number of Units Completed</b>	<b>Resources used during the period</b>			
			<b>CDBG</b>	<b>HOME</b>	<b>ESG</b>	<b>HOPWA</b>
<b><i>BENEFICIARY GOALS (Sec. 215 Only)</i></b>						
Homeless households	135		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Non-homeless households	381		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Special needs households	14		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Total Sec. 215 Beneficiaries*</b>	530		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b><i>RENTAL GOALS (Sec. 215 Only)</i></b>						
Acquisition of existing units			<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Production of new units	112		<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
Rehabilitation of existing units	4		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rental Assistance			<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
<b>Total Sec. 215 Affordable Rental</b>	116		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b><i>HOME OWNER GOALS (Sec. 215 Only)</i></b>						
Acquisition of existing units			<input type="checkbox"/>	<input checked="" type="checkbox"/>		
Production of new units	10		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		
Rehabilitation of existing units			<input type="checkbox"/>	<input type="checkbox"/>		
Homebuyer Assistance			<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
<b>Total Sec. 215 Affordable Owner</b>	10		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b><i>COMBINED RENTAL AND OWNER GOALS (Sec. 215 Only)</i></b>						
Acquisition of existing units			<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
Production of new units	122		<input type="checkbox"/>	<input checked="" type="checkbox"/>		<input type="checkbox"/>
Rehabilitation of existing units	4		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rental Assistance			<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Homebuyer Assistance			<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
<b>Combined Total Sec. 215 Goals*</b>	126		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b><i>OVERALL HOUSING GOALS (Sec. 215 + Other Affordable Housing)</i></b>						
Annual Rental Housing Goal	116		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Annual Owner Housing Goal	10		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Total Overall Housing Goal</b>	126		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

### ***C. Reducing Lead Based Paint Hazards***

When the County provides assistance to homebuyers and if the houses were constructed prior to 1978, a visual lead-based paint inspection is conducted prior to the settlement on the property and appropriate action taken, if necessary. HCH's Housing Rehabilitation Program also conducts a lead-based paint inspection as part of the program activities. The following tasks are performed prior to the start of the actual rehabilitation of the property to ensure the health of residents:

- As part of the loan application the following facts are determined: the date of the dwelling's construction (or at least whether the dwelling was constructed prior to 1978); whether a child under the age of seven is a resident or frequent visitor to the dwelling; and whether the applicant is aware of any lead-based paint hazard and/or flaking or peeling paint on any surface.
- If the dwelling was constructed prior to 1978 and/or any of the other information elicited indicates the possibility of the presence of a lead-based paint hazard, the rehabilitation specialist will make a thorough inspection to determine whether a hazard actually exists or if there is good reason to believe that a hazard exists, and to what extent. On the basis of this inspection, a test by a licensed testing firm may be ordered in order to make a risk assessment. The costs of such a test as well as the cost of abatement or hazard reduction are eligible project costs.
- If test results indicate a significant lead hazard exists, and there are children under the age of seven in the property, it will be recommended that the applicant have the children tested by a health professional to determine if they have an elevated blood lead level.
- Each household applying to the program will be provided with a copy of the most recent edition of the informational pamphlet on lead-based paint published by the U.S. Department of Housing and Urban Development. The applicant must sign a receipt verifying that he/she has been given the pamphlet. This receipt becomes a part of the project file.
- If lead hazard reduction or lead abatement work is to be undertaken as a part of the scope of work, a state certified lead paint abatement contractor must be utilized. Program staff will provide a current list of certified contractors for use by the applicant in obtaining proposals.

HCH informs applicants, voucher holders and landlords participating in the Housing Choice Voucher Program of lead base paint hazards, testing and abatement requirements. All units are inspected, prior to occupancy, according to HUD Housing Quality Standards (HQS). The County's Housing Inspectors also perform inspections for the initial and renewal rental license process. During these inspections, landlords are provided with information regarding their obligations, liabilities and the means of limiting their exposure. Howard County's rental licensing renewal procedure links applications to the Maryland Department of the Environment (MDE) lead paint requirements. This ensures that the MDE is aware of rental housing units with lead paint (built prior to 1950) and the potential for lead-based paint for units build between 1951 and 1978. A house must be re-evaluated for lead-based paint hazards each time its occupants change. An application to the County for a rental license may trigger a need for additional information.

The Howard County Health Department is responsible for monitoring and testing children for elevated blood lead levels. For every instance where a child between the ages of 0 to 72 months test positively for elevated blood lead levels, case management is provided. Each case is evaluated with home visits and coordinated services including relocation to alternative living. There were five (5) know cases of lead poisoning in Howard County in 2010. None of the cases were determined to have been caused by the client's housing here in Howard County. Two of the cases were children in foster care that had been previously poisoned in Baltimore City. Two of the cases were the result of "Surma", a cosmetic eye makeup of middle-eastern or Asian origin. There was no known cause in the final case as the house tested negative for lead. It is suspected that the poisoning was caused by a toy. Unfortunately, there was no income information available for the five (5) cases. However, race/ethnicity information was captured. Two of the affected children were African American, two of the children were of middle-eastern descent and one child was Caucasian. None of the families were homeless.

Medical assistance was provided with the children being routinely examined for elevated blood lead levels. The public school system provides blood lead level testing for children currently living (or previously) within a targeted area with high levels of lead paint.

Information on what constitutes a qualified offer is detailed to better to understand the process. It is a legal offer that a landlord may make to a Person at Risk poisoned by lead. When a landlord makes this "offer" he or she will pay for relocation and medical benefits within certain limits. The person receiving a Qualified Offer has 30 days to accept or reject the offer. To be eligible to make a Qualified Offer the Landlord must have:

- 1) Registered the property annually with the Maryland Department of the Environment prior to rental;
- 2) Given the tenant the "Notice of Tenant's Rights" and pamphlet "Protect your Family From Lead In Your Home" as well as a copy of the current inspection certificate for the property; and
- 3) Performed lead hazard reduction called Risk Reduction Treatments in the property and receive an inspection certificate prior to rental or in response to a Notice of Defect.

If a child under six years, or a pregnant woman, has a blood lead level of 20mcg/dL before February 24, 2006, or a blood lead level of 15 mcg/dL or more on or after February 24, 2006, the property owner may make a Qualified Offer. In order for the property owner to make a valid Qualified Offer, the property must be in full compliance with the law.

**Maryland Department of the Environment Lead Poisoning Prevention Program:  
Childhood Lead Registry  
Blood Lead Testing of Children 0-72 Months in 2009  
Howard County**

Population of Children 0 – 72 months	Children Tested <sup>1</sup>		Prevalence Cases <sup>2</sup>		Incidence Cases <sup>3</sup>		Number of Children at Level of Qualified Offer <sup>4</sup>	
	<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>
24,990	2,503	10	1	0	1	0	0	0.0%

1. Blood lead reports with missing or wrong date of birth were assumed to be from children less than six (6) year of age with exact age unknown.
2. Any blood lead level >10 ug/dL.
3. Any blood level > 20 ug/dl.
4. Qualified offer sent to tenant and rental property owner when: Child is less than 6 years of age, residence is pre 1950 rental housing and when blood lead level is 10-14ug/dl.

The law provides limited liability relief to property owners who meet minimum risk reduction standard through a Qualified Offer. Compensation is capped at \$17,000: up to \$9,500 for relocation benefits and up to \$7,500 for uncovered, medically necessary expenses. The Person at Risk (or parent or guardian) agrees not to sue their Landlord for possible damages caused by lead poisoning if the Qualified Offer is accepted.

The number of units that carry a potential risk is low considering Howard County has a relatively new housing stock. The majority of homes in Howard County were built during the last 20 years, leading to minimal incidence of lead paint hazards in comparison with other Maryland jurisdictions.

As mentioned in previous Action Plans, the Howard County Housing Commission has tested all of its public housing units that were built before 1978. Of the twelve units in this category, only one unit showed the presence of lead in a single door jam. The door jamb was replaced.

#### ***D. Develop Institutional Structure***

Currently there are no gaps in the institutional structure. Howard County Housing is one of seventeen agencies within Howard County government. The Department Director reports to the County Executive. The Housing and Community Development Board recommends policy for County-owned housing and makes recommendations for approval of County Housing and Community Development loan and grant programs. The Board advises the County Executive on housing policy and community development activities. Additional duties of the Housing and Community Development Board include, but are not limited to:

- Providing guidance for the undertaking of feasible community activities designed to achieve the purposes of the Howard County urban renewal law. Recommendations shall be for separate urban renewal projects that can be undertaken independently to achieve identifiable goals and stated public policy.

- Reviewing and making recommendations to the County Executive and the County Council concerning:
  - Urban renewal plans for Howard County, which may include sub-area plans for all areas of the County exhibiting signs of significant decay and/or deterioration.
  - Operating and capital budget to support any approved urban renewal project.
- Reviewing and making recommendations to plan and promote auxiliary social or community service programs for the residents of areas that are moral, economic and/or physical liabilities to Howard County.
- Reviewing applications for housing related industrial revenue bonds, MIDFA loans and bonds and make recommendations to the industrial revenue bond review subcommittee of the Economic Development Authority.

The Howard County Housing Commission is a separate legal entity that serves as a Public Housing Authority for the purpose of developing and managing housing resources for low- and moderate-income residents. Highlighted below are some of the duties of the Housing Commission within Howard County.

- In the area of housing development, the Howard County Housing Commission may
  - Prepare, carry out, acquire, own, lease and operate housing developments and
  - Prepare for the construction, rehabilitation, improvement, alteration or repair of any housing development or any part of a housing development.
- The Commission may issue bonds in accordance with the provisions of subtitle 5 of the State of Maryland Housing Authorities Law.
- In the area of investigations, the Housing Commission may
  - Investigate living, dwelling and housing conditions and the possibilities of improving such conditions;
  - Determine the locations of economically depressed or physically deteriorated areas or the areas in which there exists a shortage of decent, safe and sanitary dwelling accommodations for persons of eligible income;
  - Conduct studies and provide recommendations related to (1) site clearance, planning and redevelopment activities within economically depressed or physically deteriorated areas and (2) the challenges of providing dwelling accommodations for persons of eligible income ; and
  - Engage in research and studies on the subject of housing.
- The Housing Commission may act and invest as a general partner or as a limited partner in various legal/financial entities responsible for the development and maintenance of housing developments.

As the lead agency, Howard County Housing is responsible for oversight, administration, and distribution of Community Development Block Grant (CDBG) and HOME Investment Partnerships Program funds. The Department of Citizen Services (DCS) provides and funds agencies that offer supportive services for special populations such as frail elderly, the disabled

and the homeless. This Department of Citizen Services (DCS) is responsible for disbursement of funds and oversight of the County's Community Service Partnership Program and the Continuum of Care Programs for the homeless. DCS works closely with local non-profit organizations that provide services to the residents of Howard County to ensure the effective delivery of critical human services.

#### ***E. Enhance Coordination between Public and Private Housing and Social Service Agencies***

The over 140 Howard County based human service providers (non-profit, for-profit and government agencies) and community advocates focused on human service needs within Howard County comprise The Association of Community Services (ACS). The Department of Citizen Services works very closely with the ACS, as well as the Board to Promote Self-Sufficiency, to support the creation of “a community that enables individuals and families to have adequate income and resources to meet their basic needs.” In November, 2010, The Board developed the County’s Ten Year Plan to End Homelessness. The Director of Howard County Housing serves on the Board to Promote Self-Sufficiency by appointment.

One of Howard County’s Community Based Development Organizations, Howard Community College, through the Howard Community College Educational Foundation, continues to partner with the Howard County Housing Department through the Community Development Block Grant Program. This partnership serves low-and moderate-income persons in the areas of job training and education to increase economic opportunities and to assist their clients to reach self-sufficiency. The Department of Housing and Community Development and the Department of Citizen Services coordinate efforts to guarantee that organizations being funded under the respective departments are leveraging federal resources to the best possible level of support. Public Hearings related to the application phase of the Action Plan provide an opportunity for non-profit providers to network and learn more about each other’s programs, as well as an opportunity for further citizen participation.

During Program Year FFY10, Howard County Housing designated a new CHDO, BB Homes, Inc., that acquired and rehabilitated two approved HUD 811 projects. HCH will continue to work with other interested organizations that have indicated an interest and have existing capacity to develop affordable housing opportunities under the HOME Program.

#### ***F. Foster Public Housing Improvements and Resident Initiatives***

The Howard County Housing Commission currently owns and operates 50 units of public housing. Over half of these are scattered sites and the remainders are in small clusters. There are no issues that require the County to provide direct financial assistance to the Housing Commission.

Residents are highly encouraged to be involved in the development of their communities and the management of their housing; however, scattered site management prevents many residents from becoming active participants in their community.

Beginning on September 9, 2009, The Howard County Housing Commission began holding quarterly citizen participation meeting regarding the planned re-development of the

Hilltop Apartments and Ellicott Terrace Apartments. These meetings were held nearby those properties at Tiber Hudson, so residents of those properties could be involved from the initial stage of planning/development. In April, 2010, a development team was selected to design and incorporate the re-development. Stavrou Associates was chosen through 2-tier RFP bidding process and together with the Howard County Housing Commission, decided that monthly resident meetings were necessary in order to update the status of the re-development process.

Through its Homeownership Division, the Department continues to work with public housing clients to assist them with homeownership. This includes, but is not limited to, guidance in credit repair and pre-qualifications for a mortgage. Housing is currently assisting 12 public housing clients reach their goal of becoming home owners.

The County will continue to work with Public Housing clients to determine who may be eligible to graduate to home ownership. The Department is currently working with clients who are interested in the Housing Choice Voucher (Section 8) for Home Ownership Program. The Home Ownership Programs Office continues to work closely with these clients on a one-on-one basis to address areas which need to be accomplished to move to home ownership (credit repair). These twelve (12) clients are currently enrolled in the Family Self Sufficiency Program (FSS). The clients of the FSS Program are positioning themselves to participate in the Home Ownership Voucher Program (based on credit, savings and income).

### ***G. Anti-Poverty Strategy***

The Community Action Council of Howard County, organized under the Economic Opportunity Act in 1965, is the designated anti-poverty organization in Howard County. Therefore, the CAC is the primary agency in Howard County to address the needs of low-income households. The mission of the Community Action Council (CAC) is to provide programs and services to low-income Howard County residents designed to assist low-income residents by alleviating the effects of poverty and to become self-sufficient. Its two overarching goals are to increase access to services for low-income residents and to reduce disparities across our population. Counseling services are also provided to assist income eligible customers with information and other resources necessary to overcome obstacles that stand in the way of self-sufficiency.

The Community Action Council administers many programs in the areas of Youth and Family Development including Head Start, Income Maintenance, Nutrition, Emergency Assistance, Self-Sufficiency, Energy Assistance, Weatherization and Housing Assistance.

Additionally, CAC is the lead agency for the North Laurel-Savage Multiservice Center which joins the resources of the agency with other organizations to provide one-stop human services for low income residents in the North Laurel and Savage areas of Howard County. This project is supported by the Community Development Block Grant program. The project allows clients to access a comprehensive mix of services close to their homes and address multiple problems at one location. The Center houses ten other organizations which provide direct service to low-income families. These organizations include Family and Children Services, Domestic Violence Center, FIRN, Howard County Department of Social Services (DSS), Grassroots, Workforce Development, Legal Aide Bureau, Women, Infant and Children Services, MakingChange, and Parent as Teachers. In addition, the Center serves as a host site for the



Howard County Circuit Court for the Supervised Visitation and Monitored Exchange program between parents and children living in the Howard County.

CAC is an involved and participating member of the human service organizations locally and statewide. CAC serves on the Board to Promote Self-Sufficiency, Maryland Community Action Partnership, Maryland Head Start Association, chairs the Workgroup to End Hunger, and serves on the Women Giving Circle board as well as the Judy Center Advisory Board, Early Childhood Transition Committee, Early Childhood and Child Care Coalition, Maryland State Department of Education Advisory to Accreditation, Center for Social and Emotional Foundations for Early Learning and the Howard County Public School Homeless Committee.

In 2009, the Howard County Board to Promote Self-Sufficiency charged its Committee to End Homelessness (CEH) with developing a Howard County Plan to End Homelessness (the Plan). The CEH mobilized more than 50 committed participants from human service agencies, local government and the community, forming task groups to study the situation in Howard County and best practices for ending homelessness that have been successful in other communities.

In November 2010, the CEH issued Howard County's Plan to End Homelessness enumerating current efforts to address the problem of homelessness and focusing on two principal methods of ending homelessness which are Prevention and Housing First programs. The Plan offers strategies to deal with the two main categories of homelessness which are chronically or situational homelessness, addresses support services such as emergency medical care and public safety – and calls for the committee to continue to work to develop more detailed financial projections. Finally, there is a process to monitor implementation of the strategies.

As the chair of Workgroup to End Hunger, CAC has brought together more than 20 committed community partners to better understand the challenges of food insecurity, open lines of communication in better understanding, utilizing, and leveraging the existing services as well as improving delivery of service to those who are food insecure.

The Workgroup has issued a policy statement that has been adapted by the Association of Community Services. In addition, the Workgroup has been asked by the Office of Governor to work with their efforts to End Childhood Hunger in Maryland.

The Community Action Council is just one of the organizations, public and private, that provide resources to assist low-income households, individuals and families. Other organizations provide a variety of services including: eviction prevention, counseling, payment of first month's rent, food stamps, medical assistance, job training, education, transportation assistance, child care assistance and emergency and cold weather shelter. Several programs funded under the Community Development Block Grant that assist in providing services to low-income households are noted below.

The Department of Social Services (DSS) continues to play a vital role in providing assistance to low-income households. For those who qualify, DSS provides food stamps, administers the medical assistance program, and provides job search assistance, including resume preparation, job banks and interviewing practice and transportation while on the job search. Job training is offered through the state Employment and Training Office. A limited number of Purchase of Care vouchers are also available for currently enrolled Department of Social Services (DSS) customers to assist with childcare expenses.

Howard County's Community Based Development Organization (CBDO), the Howard Community College's Educational Foundation, sponsors job training and education programs that support economic development. These programs have been very successful in assisting clients to identify job opportunities and increase earning potential. These programs assist the transition from a minimum wage job to a living wage employment. HCC programs include the Community Outreach Empowerment Program, Child Care Training, and the Certified Nursing/Geriatric Aid to Licensed Practical Nurse Program. HCC also offers their CDBG eligible student's the Child Care Tuition Assistance Program for student parents.

***H. Affirmatively Furthering Fair Housing  
Baltimore Regional Fair Housing Efforts  
Additional Update to Impediments and Actions Taken***

**Impediment:** Lack of adequate translation services for the increasingly diverse minority populations

**Goal:** To ensure that all non-English speaking residents are able to utilize all Federal Programs administered by Howard County Services

**Proposed Actions to be taken:**

- Encourage all Howard County Agencies to participate in the Limited English Partnership (LEP), a Federal Interagency web-site that promotes a positive and cooperative understanding of the importance of language access to federally conducted and federally assisted programs.
- Ask that all Howard County Agencies offer and have access to translators on an as needed basis.
- Offer Program Specific literature in multiple languages.

**Impediment:** Lack of representation of protected classes within Howard County boards and commissions

**Goal:** To increase the number of different classes of Howard County residents represented within Howard County boards and commissions.

**Proposed Actions to be taken:**

- Howard County will conduct a demographic survey of all members serving on existing Howard County boards and commissions for a real account.
- Howard County agencies will use the demographic survey before every new appointment is made in order to reflect the County's diversity.

**Impediment:** Lack of documentation that represents the progress Howard County had made regarding furthering fair housing too measure improvements

**Goal:** To be able to clearly identify the progress or shortcomings regarding furthering fair housing in Howard County.

**Proposed Actions to be taken:**

- All Howard County agencies that are involved with Housing will work directly with the Howard County Office of Fair Housing to determine what statistics should be relayed quarterly.

- The Howard County Office of Fair Housing will use the statistical information given and provide a quarterly report.
- The quarterly report will be followed by an end of year report.
- A Fair Housing representative will be designated for all Howard County agencies that are involved with Housing.

**Impediment:** Lack of minority households who are able to become homeowners due to lower incomes

**Goal:** To increase the number minority households with lower incomes who can become homeowners without becoming financially unstable.

**Proposed Actions to be taken:**

- Continue to strengthen the partnerships with local lenders that will offer homebuyer assistance to purchase homes in Howard County.
- Research ways to increase homeownership for low-income minorities.
- Strengthen marketing efforts for homebuyer programs already in existence.

**Impediment:** Lack of affordable housing for households up to 80% of median household income.

**Goal:** To continue efforts to increase affordable housing opportunities.

**Proposed Actions to be taken:**

- Increase the percentage of Moderate Income Housing Units (MIHU) to be set aside as affordable.
- Offer incentives to property owners and investors to encourage the new construction of affordable developments or rehabilitate existing affordable developments in order to add more units.
- Continue to look for land that could be developed for affordable units.

**Impediment:** Fair Housing complaints based on race and disability discrimination

**Goal:** To continue fair housing enforcement – Enforcement for Calendar Year 2010.

**Proposed Actions to be taken:**

- Continue to provide Fair Housing education and outreach efforts to landlords, building owners, rental agents and Realtors.
- Continue to investigate complaints in accordance with the Howard Human Rights Law.
- Contract with Baltimore Neighborhoods, Inc. (BNI) to perform fair housing discrimination testing in Howard County for housing sales, rental, and mortgage lending.

**Impediment:** Lack of Zoning & Land Use policies that comply with the Fair Housing Act

**Goal:** The completion of comprehensive re-zoning.

**Proposed Actions to be taken:**

- Alter the Howard County Zoning Ordinance by amending the definition of “family” to include a group of people over eight (8) and unrelated.

- Alter the Howard County Zoning Ordinance by amending HCHD land use.

**Impediment:** Howard County General Plan's lack of policies and strategies that address affordable housing needs for all housing types

**Goal:** To Implement and update the Howard County general plan regarding affordable housing policies and strategies.

**Proposed Actions to be taken:**

- Update the Howard County General Plan to include a stated policy that reflects the County's commitment to affirmatively further fair housing.
- Continually monitor racial and ethnic concentrations and concentrations of lower income persons in Columbia to ensure Columbia does not become overly concentrated.
- Define a strategy to expand fair housing choice to other county areas.
- Increase affordable units to other areas of County.

**Impediment:** The Howard County Housing Commission Policy is not consistently compliant with HUD directives and fair housing laws

**Goal:** To implement and update the Howard County Housing Commission's policy regarding HUD directives and fair housing laws.

**Proposed Actions to be taken:**

- Amend both the Section 8 Administrative Plan and the ACOP to ensure compatibility with all applicable HUD directives and fair housing laws.
- Howard County Housing Commission will conduct a four factor analysis to ensure compliance with the Civil Rights Act of 1964 to provide access to residents with Limited English.

**Impediment:** Howard County's reporting, administrative documents and policies regarding its federal entitlement programs are not comprehensive, nor consistent with HUD regulations involving furthering fair housing

**Goal:** To update Howard County's reporting, administrative documents and policies regarding its federal entitlement programs to be more consistent with HUD regulations involving furthering fair housing

**Proposed Actions to be taken:**

- Create Maps that specifically show the geographical distribution of affordable housing developments in Howard County, financed through the use of CDBG, HOME and other public funds and insert these maps into the County's annual CAPER s.
- Amend the Howard County HOME policy and procedures to require any housing developer at closing to provide certification from a licensed architect that the design is in compliance with UFAS.

**Impediment:** The Section 8 Housing Choice Voucher Program (HCV) does not provide a greater housing choice to the County's lower income and minority populations

**Goal:** To provide a broader range of housing choices for HCV clients who are both of lower income and of a minority population

**Proposed Actions to be taken:**

- Continue to work with Howard County landlords and property management companies to encourage their acceptance of vouchers in non-impacted neighborhoods.

**Impediment:** Mortgage and lending practices of denials and high cost lending disproportionately affect minority applicants

**Goal:** To provide education to minority applicants regarding how to overcome mortgage discrimination.

**Proposed Actions to be taken:**

- Continue to engage HUD certified counselors to target credit repair education through existing advocacy organizations that work with minority populations on a regular basis
- Continue to facilitate home ownership workshops and training sessions, with special outreach in impacted neighborhoods, and to engage members of the protected classes.

***VII. Monitoring***

Howard County Department of Housing and Community Development is the administering agency for both the CDBG and HOME programs. The department is responsible for ensuring that each Subrecipient, Development Partner, CHDO, CBDO and other program/project sponsors achieve and maintain full compliance with applicable program and administrative requirements. General Grantee-level compliance and monitoring functions are performed by the department's Compliance and Monitoring Officer. Program-specific monitoring under CDBG for such activities as public services, single family housing rehabilitation and economic development, are carried out by staff of the Grants Management division within the department. For both CDBG and HOME, activity-specific checklists are used to help guide the monitoring process and ensure that adequate supporting documentation exists for each project/activity. Program-specific monitoring generally includes review and response to quarterly reports and conducting annual site visits.

Goals outlined in the Consolidated Plan are regularly monitored by the department. The emphasis of progress achieved due to the on-going work effort of subrecipients, CHDO's and other partners that carry out activities supporting the Con Plan is critical. By requiring that sufficient documentation exists for each funded activity both at the project level and beneficiary level, unexpected circumstances, delays or prevention of progress in a timely manner can be avoided. The department has developed the necessary strategies to assist projects/activities in moving towards completion and identified alternative options such as reprogramming of funds in order to maintain an acceptable rate of grant funds expenditure.

Specific to the HOME program and monitoring of affordable housing development projects, homebuyer and CHDO activities, the department focuses its monitoring efforts on confirming the eligibility of costs, property types/standards, beneficiary income eligibility and affordability. A combination of on-site monitoring, desk reviews and beneficiary file reviews are used to ensure ongoing compliance with program requirements. The department's

Compliance and Monitoring Officer, the Grants Administrator and Project Managers have shared responsibility for monitoring projects and activities during various stages of project implementation. Post project completion, the Compliance and Monitoring Officer and the Grants Administrator coordinate and carry out the long-term monitoring function as applicable for each project.

## ***VIII. HOME and American Dream Downpayment Initiative***

### **(ADDI) Program Specific Requirements**

Howard County will receive \$542,894 in Home Investment Partnerships Program (HOME) funds for Federal FY2011

#### ***HOME Program Design***

The County's HOME program is designed to serve income eligible families living or working in Howard County. Households with children (including families exiting homelessness that have been in a shelter or transitional housing) may be given preference. Following HUD's guidelines on the need to promote homeownership emphasizing increasing minority groups as new homebuyers, the County will continue its partnership with the Housing Commission as a sub recipient of HOME funds in program year 2011.

The Commission has asked for and received permission from HUD to commit HOME funds from FFY10-FFY12 for the redevelopment of Monarch Mills. Monarch Mills will have 269 units of which 116 units will be considered affordable.

Funds from prior year ADDI allocations will be used to assist income eligible families, who are first-time homebuyers, to purchase a home. Assistance will be provided to cover down payment and closing costs. As of November 30, 2010, available ADDI balance was \$79,334. A description of these projects is located in Section II of this document. All activities will comply with final rules pertaining to this program.

#### ***A. Recapture Guidelines***

The County (in order to ensure affordability) is required by the HOME program to impose either resale or recapture requirements, at its option. In following the Consolidated Plan, Howard County is currently using the recapture provision. Recapture provides a mechanism to recapture all, or a portion, of the direct HOME subsidy from the net proceeds when the property is sold. If the HOME recipient decides to sell the house within the affordability period the homebuyer can resell the property to any willing buyer, but the sale during the affordability period triggers the repayment of the direct HOME subsidy. The recapture provision will be outlined in a Note and a Deed of Trust recorded within the land records of Howard County. The loan may either be deferred or amortized at a 0-5% interest rate depending on income and the need to keep the unit affordable to the homebuyer. The County may from time to time review its

cost of funds and adjust the interest rates accordingly, prior to executing new loan agreements. If the net proceeds of the sale are insufficient to pay the HOME investment, the County may only recapture an amount less than or equal to the net proceeds.

Howard County property values continue to be high. The greatest challenge is to increase homeownership opportunities for low- and moderate-income households and then retain the properties as affordable units once the units are resold. The department emphasizes ongoing evaluation of County programs, including the Shared Equity Program and the recapture provision under the HOME Program to ensure that housing units remain affordable after the initial homeowner sells the property. Howard County Housing will evaluate the feasibility of modifying its Consolidated Plan to use the resale provision under the HOME Program. This would require the development of a very well defined program design for the resale provision to ensure that the HOME requirements under this provision can be met.

#### ***B. Value Limits***

When calculating the modest housing limit of a one-unit home, HUD has approved the HOME final rule methodology for Howard County where the purchase price of a standard home or the estimated value after rehabilitation of a home for a low-/moderate-income household should not exceed 95 percent of the median area purchase price. According to the applicable FHA Mortgage Limits, the median purchase price for Howard County for is observed at \$389,405. Therefore, the county will use 95 percent of that figure to adopt the modest housing limit of \$369,904 for a one-unit modest home, \$474,320 for a two unit structure, \$573,342 for a three unit structure and \$712,524 for a four unit structure.

#### ***C. Planned Use of ADDI and Targeted Outreach***

Assistance will be provided to cover down payment and closing costs for first-time homebuyers of The Cottages at Greenwood. Anticipated to break ground in spring 2011, the Cottages at Greenwood is a unique blend of affordability, green techniques, and universal design. Howard County Housing, in partnership with Hamel Green Construction, will build a 10-unit single family detached home community in a wooded area in Jessup with convenient access to Rt. 32, 95 and 1.

The Cottages at Greenwood development is an essential and pivotal project that will allow Howard County Housing to narrow the undeniable gap between the need and availability for full spectrum affordable homeownership opportunities in Howard County. This high-quality sustainable development will consist of craftsmen-style bungalows that will be energy efficient, constructed with environmentally friendly building products and feature universal design concepts and products throughout the homes and development.

#### ***D. ADDI Actions Taken to Ensure Suitability of Families***

Howard County Housing is a certified counseling agency recognized by the State of Maryland. The Department has several staff to work with clients to ensure suitability for homeownership. These include a Chief of Homeownership Programs, an MIHU Coordinator, and a Family Self-Sufficiency Coordinator.

The Chief of the Office of Homeownership Programs works closely with clients to ensure that they can afford to purchase a house and still have a manageable budget. Review of client credit worthiness is an important first step in determining if the client is suitable for homeownership. Area lenders, in partnership with the homeownership team, ensure that all required criteria are met when processing loans. One of the goals of the Family Self-Sufficiency Program (FSS) is to assist clients in improving their credit and reducing debt prior to homeownership.

A monthly home-ownership counseling course is offered to all interested persons. This is also a requirement for all persons receiving homeownership assistance from any State or County program. The curriculum for the course is taken from *A Guide to Homeownership* by Fannie Mae. Topics include, but are not limited to:

- Preparing for Homeownership
- Obtaining a Mortgage
- Shopping for a Home
- Closing
- Credit Repair
- Life as a Homeowner

The course addresses the preparation needed prior to purchasing a home and provides guidance regarding the responsibilities of the homeowner. The importance of (1) meeting obligations as a borrower, (2) maintaining home, (3) budgeting for a household, and (4) reaping the financial benefits of homeownership, are highlighted within as well.

***E. N/A***

#### ***F. Federal Program Match Requirements***

In accordance with Federal program requirements, a local match is required for the HOME Program. The match requirement for the HOME Program is 25% of the entitlement, less administrative funds and the CHDO set-aside. This match must come from non-federal sources. For the program year beginning July 1, 2011, Howard County's estimated match obligation will be \$101,792.63. The calculation is consistent with 24CFR 92.218, as amended. The anticipated source of matching contributions is from the County's Settlement Down Payment Loan Program (SDLP), donations and other sources. Properties acquired below market values, negotiations of fees and tax abatements, infrastructure improvements for HOME-assisted and HOME-eligible projects and donations from local foundations and/or local developers are some of the sources to meet the matching requirements.

#### ***G. Leveraging Private and Non-Federal Funds***

*See page 7 of this plan for details.*

#### ***H. CDBG Benefit to Low-mod Income Persons***

Howard County intends to utilize 100% of its CDBG entitlement funds to principally benefit low-mod income persons.





# **CDBG Program Federal Fiscal Year 2011 Use of Funds**

Entitlement for FFY2011 .....	\$1,262,568.00
Estimated Program Income For FFY2011.....	\$0.00
Program Income Received for FFY2010.....	\$0.00
Entitlement + Estimated Program Income.....	\$1,262,568.00
Public Service Cap = 15% of Entitlement + PI Received for FFY2010.....	\$189,385.20
Administration & Planning Cap = 20% of Entitlement Including PI for FFY2011 <sup>(A)</sup> .....	\$252,513.60

## **Action Plan Project Descriptions**

### **Administration and Planning**

Program Administration

**Total Planning & Administration.....**

**Section 108 Loan Guarantee.....**

### **Public Facilities**

Community Housing Assistance Initiative .....

Community Housing Assistance Initiative (Public Facilities Acquisition).....

**Total Public Facilities.....**

### **Housing Activities**

Home Repair and Modification.....

**Total Housing Programs.....**

### **Special Economic Development Activities by a CBDO**

HCCEF - Child Care Tuition Reimbursement.....

HCCEF - Community Outreach - Empowerment.....

HCCEF - CAN/GNA/LPN Program ( Renew ).....

HCCEF - Child Care Training Scholarship Program.....

**Total Special Economic Development .....**

### **Public Services**

Bridges to Housing Stability (Homelessness Prevention).....

Howard County Recreation & Parks.....

Grassroots - Emergency Motel Shelter.....

Grassroots - Route 1 Day Resource Center.....

DCS - Personal Care Program.....

CAC-North Laurel Multi-Service Center.....

**Total Public Services.....**

FFY 2011 Funding Amount	
	\$252,513.60
	\$345,950.00
	\$152,719.20
	\$47,000.00
	\$275,000.00
	\$189,385.20

**Total** **\$1,262,568.00**

<b>Public Service Cap.....</b>	<b>\$189,385.20</b>
<b>Administrative Cap.....</b>	<b>\$252,513.60</b>
<b>Net Entitlement + PI Estimated.....</b>	<b>\$1,262,568.00</b>

## **Notes**

(A) Housing will utilize the allowed 20% for Planning and Administration.

(B) All Calculations based on FFY2011 Projected Entitlement Award



# **HOME Program Federal Fiscal Year 2011 Use of Funds**

Entitlement for FFY2011	\$542,894.00
Match.....	\$101,792.63
Estimated Program Income.....	\$0.00
Entitlement + Match + Program Income.....	\$644,686.63
Program Administration = 10% of Entitlement (a)	\$54,289.40

## **Action Plan Project Descriptions**

	FFY 2011			
	Home Entitlement	Match <sup>(b)</sup>	Program Income	Total
Home Administration.....	\$54,289.40			
CHDO set-aside (b).....	\$81,434.10			
Housing Initiative Program (Monarch Mills Redevelopment).....	\$240,000.00			
Housing Initiative Program (Hilltop Redevelopment).....	\$167,170.50			
Match from County SDLP, donations and other sources (c).....		\$101,792.63		
<b>Totals</b>	<b>\$542,894.00</b>	<b>\$101,792.63</b>		<b>\$644,686.63</b>

## **Notes**

- (a) Housing will use 10% of the Entitlement + Program Income for Program Administration.
- (b) Required 15% CHDO Set-aside
- (c) Required Match Obligation @ 25% of (Entitlement, less administrative cost, less CHDO set-aside)

### ***Appendix C. Citizen Participation***

The Citizen Participation Plan was last revised on December 12, 2005. No additional revisions/updates are proposed for the upcoming program year. The following schedule outlines the process that is observed for soliciting proposals and general development of the FFY 11 Action Plan.

#### **FFY11-FFY15 Consolidated Plan / FFY11Action Plan Schedule**

<b>Dec. 09, 2010</b>	RFP and Notice of Public Meeting Published
<b>Dec. 21, 2010</b>	Public Meeting #1 (Providers)
<b>Jan. 31, 2011</b>	RFP Submission Deadline
<b>Feb. 10, 2011</b>	Applications Review with Housing and Community Development Board (HCD)
<b>Feb. 18, 2011</b>	Grant Review Committee Discussions
<b>March 15, 2011</b>	Public Hearing #1 (Citizen Participation)
<b>March 21, 2011</b>	Conditional Selection/Rejection Letters to Applicants
<b>April 4, 2011</b>	County Council Resolution regarding Consolidated Plan/Action Plan introduced
<b>April 7, 2011</b>	Preliminary Consolidated Plan/Action Plan 30-day public comment period begins
<b>April 19, 2011</b>	HCD Board to vote on Consolidated Plan/Action Plan submission – (Public Hearing #2)
<b>April 20, 2011</b>	County Council Hearing on Consolidated Plan/Action Plan – (Public Hearing #3)
<b>May 2, 2011</b>	County Council votes on resolution regarding Consolidated Plan/Action Plan (final consideration)
<b>May 9, 2011</b>	30-Day public comment period ends
<b>May 16, 2011</b>	Final Consolidated Plan/Action Plan due to HUD and delivered to County libraries
<b>July 1, 2011</b>	Consolidated Plan/Action Plan Approval and CDBG/HOME Grant Awards

#### **Public Hearings/Comments**

- (1) On December 21, 2010, a public meeting was held during business hours to accommodate non-profit providers. Fifteen persons representing 10 different service providers were in attendance as well as various staff from Howard County Housing including the Grants Administrator, Grants Support Specialist and the Housing Director. During the meeting the Grants Administrator reviewed the Consolidated Plan / Action Plan process, tentative schedule and entertained questions from the group.
- (2) Public Hearing was held on March 15, 2011. Four (4) persons attended the public hearing. Comments will be included in the Final Draft of the Action Plan.